

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Michelle Labayen (ML2960)
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Newark, NJ 07102
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Email: michelle@labayenlaw.com

Case No.: 22-10367

Chapter: 7

In Re:

Yvette Holmes
aka Yvette Galarza

Adv. No.: _____

Hearing Date: _____

Judge: Vincent F. Papalia

CERTIFICATION OF SERVICE

1. I, Raquel Pedroso :

☐ represent _____ in this matter.

☒ am the secretary/paralegal for Law Office of Michelle Labayen, who represents

Debtor _____ in this matter.

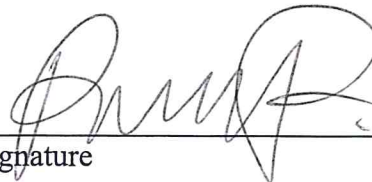
☐ am the _____ in this case and am representing myself.

2. On 7/19/2022, I sent a copy of the following pleadings and/or documents
to the parties listed in the chart below.
Notice of Voluntary Conversion to Chapter 7

3. I certify under penalty of perjury that the above documents were sent using the mode of service
indicated.

Date: 7/19/2022

Signature



| Name and Address of Party Served | Relationship of Party to the Case | Mode of Service |
|--|-----------------------------------|--|
| United States Bankruptcy Court District of New Jersey 50 Walnut Street Newark, NJ 07102 | Court | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004-1550 | Trustee | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102 | U.S Trustee | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| CCAP Auto Lease LTD P.O. Box 961275 Fort Worth, TX 76161-1245 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Chex System 7805 Hudson Road suite 100 Saint Paul, MN 55125 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| Citibank Citicorp Credit Svcs/Centralized Bk dept Po Box 790034 St Louis, MO 63179 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Edfinancial on behalf of US Dept. of Education 120 N Seven Oaks Drive Knoxville, TN 37922 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| EdFinancial Services Attn: Bankruptcy Po Box 36008 Knoxville, TN 37930 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Equiant/Thousand Trails Attn: Bankruptcy 500 N Juniper Dr, Ste 100 Chandler, AZ 85226 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| Equifax POB 740241 Atlanta, GA 30374 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Experian 475 Anton Blvd Costa Mesa, CA 92626 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| | | <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| First National Bank Attn: Bankruptcy Po Box 3128 Omaha, NE 68103 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| First National Bank of Omaha 1620 Dodge St Stop Code 3129 Omaha Ne 68197 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| | | <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Hill Wallack LLP 21 Roszel Road PO Box 5226 Princeton, NJ 08543 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| Internal Revenue Service P.O. Box 7346 Philadelphia, PA 19114 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Luis Rodriguez 651 Pleasant Valley Way Rahway, NJ 07065 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| | | <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| LVNV Funding, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Macys/fdsb Attn: Bankruptcy 9111 Duke Boulevard Mason, OH 45040 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| | | <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| MEB Loan Trust IV 695 Cross Street Suite 277 NJ 08704 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| MEB LOAN TRUSTTV c/o Specialized Loan Servicing LLC 6200 S. Quebec St. Greenwood Village, Colorado 80111 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Santander Consumer USA Attn: Bankruptcy Po Box 961245 Fort Worth, TX 76161 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| State of New Jersey Division of Taxation PO BOX 245-Bankruptcy Trenton, NJ 08695-0245 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| State of New Jersey Department of Taxation P.O. Box 448 Trenton, NJ 08646 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Target c/o Financial & Retail Srvs Mailstop BT POB 9475 Minneapolis, MN 55440 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other ECF (As authorized by the Court or by rule. Cite the rule if applicable.) |

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| TD Bank USA, N.A. C O WEINSTEIN & RILEY, PS 2001 WESTERN AVENUE, STE 400 SEATTLE, WA 98121 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| TransUnion 555 W. Adams Street Chicago, IL 60661 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| | | <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Wells Fargo Bank NA- 1 Home Campus Mac X2303-01a 3rd Floor Des Moines, IA 50328 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Wells Fargo Bank, N.A. Wells Fargo Card Services PO Box 10438, MAC F8235-02F Des Moines, IA 50306-0438 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| | | <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |
| Wilmington Savings Fund Society, FSB et al Fay Servicing, LLC PO Box 814609 Dallas, TX 75381-4609 | Creditor | <input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input checked="" type="checkbox"/> Other <u>ECF</u> (As authorized by the Court or by rule. Cite the rule if applicable.) |